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STATE BANK

ANADARKO,

OKLAHOMA

FDIC

San Francisco Regional Office, Director Johns F Carter  
25 Jessie Street  
Ecker Square, Suite 2300  
San Francisco, CA 94105

September 7, 2005

Ref: Comment on Wal-Mart Application for Utah based ILC.

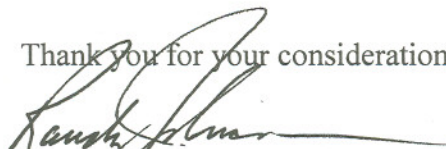
Dear Mr. Carter,

I am totally apposed to Wal-Mart's Application to receive an ILC. This is a conflict of interest for a retail business in the Banking Industry.

I live in a small community in Oklahoma, and we have a Wal-Mart Super Center in our community. It has virtually put the majority of all our small independently owned businesses out of business. I expect the rest to close during the next 10 years, even larger owned businesses such as a Safeway Grocery business was closed when the local Wal-Mart opened the new Super Center including groceries to their line.

This will be no competition if we have to compete with a Wal-Mart Bank.

Thank you for your consideration

  
Randy Johnson